

SECURITY STATE BANK HOLDING COMPANY

	CPP Disbursement Date 05/01/2009	RSSD (Holding Company) 1124257	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$477	\$491	2.9%		
Loans	\$376	\$384	2.2%		
Construction & development	\$28	\$24	-12.5%		
Closed-end 1-4 family residential	\$59	\$61	2.8%		
Home equity	\$7	\$7	-3.0%		
Credit card	\$0	\$0			
Other consumer	\$4	\$5	14.2%		
Commercial & Industrial	\$48	\$43	-11.6%		
Commercial real estate	\$50	\$50	0.1%		
Unused commitments	\$85	\$85	-0.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$30	\$31	4.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$12	\$21	65.0%		
Cash & balances due	\$15	\$16	8.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$429	\$445	3.6%		
Deposits	\$391	\$409	4.4%		
Total other borrowings	\$33	\$31	-8.1%		
FHLB advances	\$27	\$22	-19.2%		
Equity					
Equity capital at quarter end	\$48	\$46	-3.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.6%	8.2%	--		
Tier 1 risk based capital ratio	9.8%	9.5%	--		
Total risk based capital ratio	11.0%	10.8%	--		
Return on equity <sup>1</sup>	-0.1%	7.5%	--		
Return on assets <sup>1</sup>	0.0%	0.7%	--		
Net interest margin <sup>1</sup>	4.2%	4.0%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	65.9%	114.2%	--		
Loss provision to net charge-offs (qtr)	15.0%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.4%	0.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	16.6%	7.8%	4.0%	1.5%	--
Closed-end 1-4 family residential	1.2%	2.5%	0.1%	0.0%	--
Home equity	1.6%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.6%	0.6%	0.1%	0.0%	--
Commercial real estate	4.1%	2.0%	0.3%	0.0%	--
Total loans	2.1%	1.2%	0.4%	0.1%	